

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (READING)**

**IN RE:**

**MICHAEL GEORGE SCHWENTNER  
A/K/A MICHAEL G SCHWENTNER  
JOY N. SCHWENTNER**

**Debtors**

**LOANCARE, LLC**

**Movant**

**v.**

**MICHAEL GEORGE SCHWENTNER  
A/K/A MICHAEL G SCHWENTNER  
JOY N. SCHWENTNER**

**Respondents**

**: BK. No. 16-11037-elf  
:  
: Chapter No. 13  
:  
:  
:  
: 11 U.S.C. §362  
:  
:  
:  
:**

**CERTIFICATION OF NO ANSWER**

I counsel for the Movant, hereby certify that no answer has been served or filed to the Motion for Relief and that a Default Order may be entered granting the Movant relief from the automatic stay.

Date: December 10, 2019

//s/ Thomas Song, Esquire  
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**IN RE:**

<b>MICHAEL GEORGE SCHWENTNER</b>	:	<b>BK. No. 16-11037-elf</b>
<b>A/K/A MICHAEL G SCHWENTNER</b>	:	
<b>JOY N. SCHWENTNER</b>	:	<b>Chapter No. 13</b>
<b>Debtors</b>	:	
	:	
<b>LOANCARE, LLC</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	<b>11 U.S.C. §362</b>
<b>MICHAEL GEORGE SCHWENTNER</b>	:	
<b>A/K/A MICHAEL G SCHWENTNER</b>	:	
<b>JOY N. SCHWENTNER</b>	:	
<b>Respondents</b>	:	

**CERTIFICATE OF SERVICE**

I hereby certify that on 12/10/2019, I caused to be mailed a true and correct copy of the Certificate of No Answer to the interested parties listed below by First Class Mail or by electronic means.

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READING, PA 19606

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12/10/2019

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**IN RE:**

<b>MICHAEL GEORGE SCHWENTNER</b>	:	<b>BK. No. 16-11037-elf</b>
<b>A/K/A MICHAEL G SCHWENTNER</b>	:	
<b>JOY N. SCHWENTNER</b>	:	<b>Chapter No. 13</b>
<b>Debtors</b>	:	
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<b>LOANCARE, LLC</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	<b>11 U.S.C. §362</b>
<b>MICHAEL GEORGE SCHWENTNER</b>	:	
<b>A/K/A MICHAEL G SCHWENTNER</b>	:	
<b>JOY N. SCHWENTNER</b>	:	
<b>Respondents</b>	:	

**ORDER MODIFYING §362 AUTOMATIC STAY**

**AND NOW**, this                day of                                , 2019, at **READING**, upon Motion of **LOANCARE, LLC** (Movant), it is:

**ORDERED:** that Movant shall be permitted to reasonably communicate with Debtor(s) and Debtor's counsel to the extent necessary to comply with applicable nonbankruptcy law; and it is further;

**ORDERED** that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 is granted with respect to, 4639 NEELY ROAD, MEMPHIS, TN 38109(hereinafter the Premises) (as more fully set forth in the legal description attached to the Deed of Trust of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Deed of Trust; and it is further;

**ORDERED** that Rule 4001(a)(3) is not applicable and **LOANCARE, LLC** may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

**ORDERED** that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors or assignees.

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**ERIC L. FRANK, BANKRUPTCY JUDGE**

SCOTT F. WATERMAN (CHAPTER  
13)  
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